

Notice Regarding Non-Visa PIN-less Debit Card Transactions

Our Bank allows non-Visa debit transaction processing. This means that you may use your Visa Debit Card on a PIN-Debit Network (a non-Visa Network*) without using a PIN to authenticate your transactions. The non-Visa debit network for which such transactions are allowed is NYCE.

Examples of the types of actions that you may be required to make to initiate a Visa transaction on your Visa Debit Card include signing a receipt or using Verified by Visa® over the Internet. An example of the type of action you may be required to make to initiate a non-Visa PIN-less transaction is authorizing a payment directly with a merchant and having your identity verified using known information derived from an existing relationship with you instead of through the use of a PIN.

Please be advised that the terms and conditions of your agreement with us relating to Visa debit transactions do not apply to non-Visa debit transactions. For example, the additional limits on liability (sometimes referred to as Visa's zero-liability program) and the streamlined error resolution procedures are not applicable.

If you have questions about non-Visa debit transactions, please call us at **800.321.DIME (3463)**.

*Visa rules generally define a PIN-Debit Network as a non-Visa debit network that typically authenticates transactions by use of a personal identification number (PIN) but that is not generally known for having a card program.



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